

Fill in this information to identify your case and this filing:

Debtor 1	<u>Elizabeth</u>	<u>Yetman</u>	<u>Chavez</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>23-51605</u>		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1.

9734 Mid Walk Drive

Street address, if available, or other description

San Antonio TX 78230-4074
City State ZIP Code

BEXAR
County

**9734 Mid Walk Drive , San Antonio, TX
78230-4074**

What is the property?

Check all that apply.

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

**Other information you wish to add about this item, such as local
property identification number:** Lot 115, Block 1

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<u>\$442,967.00</u>	<u>\$442,967.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Homestead

☒ Check if this is community property (see instructions)

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605**

1.2.

13046 Hwy. 149, Cabin 18

Street address, if available, or other description

Creede **CO** **81130**
 City State ZIP Code

County

13046 Hwy. 149, Cabin 18, Creede, CO
81130

What is the property?

Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☒ Other **resort property**

Who has an interest in the property?

Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
property identification number: **Lot 18, Cottonwood**

Do not deduct secured claims or exemptions. Put the
 amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$250,000.00	\$250,000.00

**Describe the nature of your ownership
 interest (such as fee simple, tenancy by the
 entireties, or a life estate), if known.**

Other Real Property

☒ **Check if this is community property**
 (see instructions)

1.3.

3302 Quakertown Drive

Street address, if available, or other description

San Antonio **TX** **78230**
 City State ZIP Code

BEXAR
 County

3302 Quakertown Drive, San Antonio,
TX 78230

What is the property?

Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property?

Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
property identification number: **Lot 47, Block 4**

Do not deduct secured claims or exemptions. Put the
 amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$283,195.00	\$283,195.00

**Describe the nature of your ownership
 interest (such as fee simple, tenancy by the
 entireties, or a life estate), if known.**

Other Real Property

☐ **Check if this is community property**
 (see instructions)

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605**

1.4.

9402 Wahada Ave., San Antonio, TX 78217

County

What is the property?

Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: Lot 37, Block 13

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?Unknown**Current value of the portion you own?**Unknown

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Other Real Property

☐ **Check if this is community property**
(see instructions)

1.5.

3214 Quakertown Dr.

Street address, if available, or other description

San Antonio TX 78230
City State ZIP Code

County

What is the property?

Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?\$0.00**Current value of the portion you own?**\$0.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Other Real Property

☒ **Check if this is community property**
(see instructions)

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605**

1.6. **6403 Ridge Place, San Antonio, TX 78250**

County _____

What is the property?
Check all that apply.

☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?
Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$0.00**

Current value of the portion you own? **\$0.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Other Real Property _____

☒ **Check if this is community property**
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... ➔

\$976,162.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1. **Make: Tesla**

Model: Model S

Year: 2020

Approximate mileage: _____

Other information: **2020 Tesla Model S**

Who has an interest in the property?
Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ **Check if this is community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$42,500.00**

Current value of the portion you own? **\$42,500.00**

3.2. **Make: Cadillac**

Model: Escalade ESV

Year: 2019

Approximate mileage: _____

Other information: **2019 Cadillac Escalade ESV**

Who has an interest in the property?
Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ **Check if this is community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$42,403.00**

Current value of the portion you own? **\$42,403.00**

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....**\$84,903.00****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

See continuation page(s).**\$2,679.41****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

See continuation page(s).**\$250.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☐ No
☒ Yes. Describe.....

Liquor Collection**\$500.00****9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.....

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☐ No
☒ Yes. Describe.....

AR-15**\$1,000.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

See continuation page(s).**\$1,100.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.....

See continuation page(s).**\$12,600.00**

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....****\$18,129.41****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes..... Cash: **\$14.69****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Checking account:	Checking account - Broadway Bank Personal Checking ***2795	\$0.07
17.2. Checking account:	Checking account - SSFCU Personal Checking ***9071	\$0.00
17.3. Checking account:	SSFCU Business Checking ***0071 - GAVIN	\$0.00
17.4. Checking account:	Navy Army Community Credit Union - Checking ***1933	\$0.00
17.5. Checking account:	Checking account - USAA Checking ***6086	\$0.00
17.6. Checking account:	Checking account - USAA Checking ***3004	\$0.00
17.7. Checking account:	Checking account - USAA Checking ***9361	\$0.00
17.8. Checking account:	Checking account - RBFCU Personal Checking ***8846	\$0.00
17.9. Checking account:	Checking account - Frost Bank Personal Checking ***5464	\$36.30
17.10. Checking account:	Checking account - Navy Army Community Credit Union Checking ***8570	Unknown
17.11. Checking account:	Checking account - Navy Federal Credit Union Checking ***2199	Unknown
17.12. Checking account:	Checking account - Truist Business Checking ***2943 - RAC Getaways, LLC	Unknown
17.13. Checking account:	Checking account - Truist Business Checking - The CADEN Group, LLC	Unknown
17.14. Checking account:	Checking account - Wallis Bank Checking ***8598	Unknown
17.15. Checking account:	Checking account - Wallis Bank Checking ***8598	Unknown
17.16. Checking account:	Checking account - Firstmark Checking ***997	Unknown

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605**

17.17. Checking account:	Checking account - Firstmark Checking ***999	Unknown
17.18. Checking account:	Checking account - Firstmark Checking ***341	Unknown
17.19. Checking account:	Checking account - Firstmark Checking ***340	Unknown
17.20. Savings account:	Savings account - SSFCU Personal Savings ***9000	\$0.07
17.21. Savings account:	SSFCU Business Savings ***9000 - GAVIN	\$0.00
17.22. Savings account:	Navy Army Community Credit Union - Savings ***1925	\$0.00
17.23. Savings account:	Savings account - RBFCU Personal Savings ***5230	\$0.00
17.24. Savings account:	RBFCU Business Savings ***5248 - GAVIN	\$0.00
17.25. Savings account:	Savings account - Navy Army Community Credit Union Savings ***8562	Unknown
17.26. Savings account:	Savings account - Navy Federal Credit Union Savings ***2447	Unknown
17.27. Certificates of deposit:	Certificates of deposit - Del Norte Bank ***8962	\$20,819.59
17.28. Other financial account:	SSFCU Personal Money Market ***9075	\$5.74
17.29. Other financial account:	Navy Army Community Credit Union Money Market ***1212	Unknown
17.30. Other financial account:	Navy Federal Credit Union Money Market ***8560	Unknown
17.31. Other financial account:	Truist Money Market ***1955	Unknown
17.32. Other financial account:	Banco Nacional de Costa Rica	Unknown
17.33. Other financial account:	Investment Account - Disruptive MCA	\$71,980.00
17.34. Other financial account:	Investment Account - VinoVest	\$6,607.05
17.35. Other financial account:	Investment Account - Gemini.com Cryptocurrency	\$4,433.68
17.36. Other financial account:	Investment Account - Uphold Cryptocurrency	Unknown
17.37. Other financial account:	Investment Account - Robinhood	\$11,083.87
17.38. Other financial account:	Investment Account - dexFreight	Unknown

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☐ No☒ Yes..... Institution or issuer name:**USAA/Charles Schwab Mutual Fund ***992****\$1,957.95****19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about

them..... Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about

them..... Issuer name:

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each

account separately. Type of account: Institution name:

IRA: **IRA - USAA/Charles Schwab Individual IRA ***877** **\$5,738.65**Retirement account: **Retirement account - Texas Municipal Retirement System** **\$58,337.59****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☐ No☒ Yes.....

Institution name or individual:

Other: **Equity PMG for 3214 Quakertown Dr. SA 78230** **\$1,450.00**Other: **Equity PMG for 3302 Quakertown Dr. SA 78230** **\$1,525.00**Other: **Equity PMG for 6403 Ridge Pl. SA 78250** **\$1,400.00**Other: **Equity PMG for 326 Tres Caminos, SA 78245** **\$1,400.00**Other: **Equity PMG for 9402 Wahada Ave., SA 78217** **\$1,550.00****23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description:**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☐ No☒ Yes. Give specific information about them**See continuation page(s).****Unknown****26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____

State: _____

Local: _____

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information

Alimony: _____

Maintenance: _____

Support: _____

Divorce settlement: _____

Property settlement: _____

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

Life Insurance - USAA**Carlos Galvan III****\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No☐ Yes. Give specific information**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☒ Yes. Describe each claim.....**Ramiro Chavez took gold bracelet, 20 pesos gold pieces, bottles of liquor, 2 high-end grills, high-end purses and shoes****Unknown****34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$1,188,340.25****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.

Debtor 1 **Elizabeth Yetman Chavez**

Case number (if known) **23-51605**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No

☐ Yes. Describe..

41. Inventory

☒ No

☐ Yes. Describe..

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

☒ No

☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe....

44. Any business-related property you did not already list

☒ No

☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....



\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No

☐ Yes....

Debtor 1 **Elizabeth Yetman Chavez**

Case number (if known) **23-51605**

48. Crops--either growing or harvested

☒ No

☐ Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No

☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

☒ No

☐ Yes....

51. Any farm- and commercial fishing-related property you did not already list

☒ No

☐ Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....



\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.....



\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....



\$976,162.00

56. Part 2: Total vehicles, line 5

\$84,903.00

57. Part 3: Total personal and household items, line 15

\$18,129.41

58. Part 4: Total financial assets, line 36

\$1,188,340.25

59. Part 5: Total business-related property, line 45

\$0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$0.00

61. Part 7: Total other property not listed, line 54

+ \$0.00

62. Total personal property. Add lines 56 through 61.....

\$1,291,372.66

Copy personal property total ➔

+ \$1,291,372.66

63. Total of all property on Schedule A/B. Add line 55 + line 62.....

\$2,267,534.66

Debtor 1 Elizabeth Yetman ChavezCase number (if known) 23-51605**6. Household goods and furnishings (details):**

Entertainment Center	<u>\$50.00</u>
Piano	<u>\$629.41</u>
2 Dinner Tables	<u>\$500.00</u>
16 Dinning Chairs	<u>\$300.00</u>
Stove/Oven	<u>\$300.00</u>
Dishwasher	<u>\$50.00</u>
Microwave	<u>\$50.00</u>
Refrigerator	<u>\$250.00</u>
Dresser	<u>\$100.00</u>
2 Nightstands	<u>\$100.00</u>
Mirror	<u>\$50.00</u>
4 Beds	<u>\$300.00</u>

7. Electronics (details):

4 Televisions	<u>\$200.00</u>
Computer Equipment	<u>\$50.00</u>

11. Clothes (details):

Wearing Apparel	<u>\$500.00</u>
Accessories	<u>\$100.00</u>
Shoes	<u>\$500.00</u>

12. Jewelry (details):

Wedding Ring	<u>\$12,000.00</u>
Watches	<u>\$600.00</u>

25. Trusts, equitable or future interests in property (details):

GAVIN Investments, LLC	<u>\$1,000,000.00</u>
RAC Getaways, LLC	<u>Unknown</u>
The Caden Group, LLC	<u>Unknown</u>
RAC Realty Development, OPC	<u>Unknown</u>
RAC Real Estate Investements	<u>Unknown</u>
Luke Concrete	<u>Unknown</u>
LARC Automation, LLC	<u>\$0.00</u>

Fill in this information to identify your case:

Debtor 1	<u>Elizabeth</u>	<u>Yetman</u>	<u>Chavez</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>23-51605</u>		

☒ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt****04/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Brief description: 9734 Mid Walk Drive , San Antonio, TX 78230-4074 Parcel: Lot 115, Block 1 Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$442,967.00</u>	<input checked="" type="checkbox"/> <u>\$442,967.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002
Brief description: 2020 Tesla Model S Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$42,500.00</u>	<input checked="" type="checkbox"/> <u>\$8,244.94</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
Brief description: Entertainment Center Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☒ No
☐ Yes

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B *Check only one box for each exemption*

Brief description:
Piano
Line from Schedule A/B: 6

\$629.41 ☒ \$629.41 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
2 Dinner Tables
Line from Schedule A/B: 6

\$500.00 ☒ \$500.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
16 Dinning Chairs
Line from Schedule A/B: 6

\$300.00 ☒ \$300.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Stove/Oven
Line from Schedule A/B: 6

\$300.00 ☒ \$300.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Dishwasher
Line from Schedule A/B: 6

\$50.00 ☒ \$50.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Microwave
Line from Schedule A/B: 6

\$50.00 ☒ \$50.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Refrigerator
Line from Schedule A/B: 6

\$250.00 ☒ \$250.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
Dresser
Line from Schedule A/B: 6

\$100.00 ☒ \$100.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:
2 Nightstands
Line from Schedule A/B: 6

\$100.00 ☒ \$100.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
☐ 100% of fair market value, up to any applicable statutory limit

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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Brief description: Mirror	Copy the value from Schedule A/B \$50.00	Check only one box for each exemption <input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
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Brief description:

MirrorLine from Schedule A/B: **6**

Brief description:

4 BedsLine from Schedule A/B: **6**

Brief description:

4 TelevisionsLine from Schedule A/B: **7**

Brief description:

Computer EquipmentLine from Schedule A/B: **7**

Brief description:

Liquor CollectionLine from Schedule A/B: **8**

Brief description:

AR-15Line from Schedule A/B: **10**

Brief description:

Wearing ApparelLine from Schedule A/B: **11**

Brief description:

AccessoriesLine from Schedule A/B: **11**

Brief description:

ShoesLine from Schedule A/B: **11**

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: Wedding Ring Line from Schedule A/B: <u>12</u>	<u>\$12,000.00</u>	<input checked="" type="checkbox"/> <u>\$12,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Brief description: Watches Line from Schedule A/B: <u>12</u>	<u>\$600.00</u>	<input checked="" type="checkbox"/> <u>\$600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Brief description: Retirement account - Texas Municipal Retirement System Line from Schedule A/B: <u>21</u>	<u>\$58,337.59</u>	<input checked="" type="checkbox"/> <u>\$58,337.59</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Brief description: IRA - USAA/Charles Schwab Individual IRA ***877 Line from Schedule A/B: <u>21</u>	<u>\$5,738.65</u>	<input checked="" type="checkbox"/> <u>\$5,738.65</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Brief description: Life Insurance - USAA Line from Schedule A/B: <u>31</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051

Fill in this information to identify your case:

Debtor 1	<u>Elizabeth</u>	<u>Yetman</u>	<u>Chavez</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>23-51605</u>		

☒ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)1a. Copy line 55, Total real estate, from Schedule A/B..... \$976,162.001b. Copy line 62, Total personal property, from Schedule A/B..... \$1,291,372.661c. Copy line 63, Total of all property on Schedule A/B..... \$2,267,534.66**Part 2: Summarize Your Liabilities**

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... \$6,873,170.213. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$1,834,910.753b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + \$4,196,080.46**Your total liabilities**\$12,904,161.42**Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)Copy your combined monthly income from line 12 of Schedule I..... \$2,439.665. *Schedule J: Your Expenses* (Official Form 106J)Copy your monthly expenses from line 22c of Schedule J..... \$5,076.94

Debtor 1 **Elizabeth Yetman Chavez**

Case number (if known) **23-51605**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

- | | | |
|--|---|---|
| 9a. Domestic support obligations. (Copy line 6a.) | | _____ |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | | _____ |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | | _____ |
| 9d. Student loans. (Copy line 6f.) | | _____ |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | | _____ |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | + | _____ |
| 9g. Total. Add lines 9a through 9f. | | <div style="border: 2px solid black; padding: 2px; display: inline-block;"> <div style="border-bottom: 1px solid black; width: 100%;"></div> </div> |

Fill in this information to identify your case:

Debtor 1	<u>Elizabeth</u>	<u>Yetman</u>	<u>Chavez</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>23-51605</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Elizabeth Yetman Chavez
Elizabeth Yetman Chavez, Debtor 1
Date 02/13/2024
MM / DD / YYYY

X _____
Signature of Debtor 2
Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	<u>Elizabeth</u>	<u>Yetman</u>	<u>Chavez</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>23-51605</u>		

☒ Check if this is an amended filing
Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy****04/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

- What is your current marital status?**
☒ Married
☐ Not married
- During the last 3 years, have you lived anywhere other than where you live now?**
☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
- Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**
(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

- Did you have any income from employment or from operating a business during this year or the two previous calendar years?**
 Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.
☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, <u>2022</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2021</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

Debtor 1 **Elizabeth Yetman Chavez**

Case number (if known) **23-51605**

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

- ☒ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments that benefited an insider.

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605****Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
- ☒ Yes. Fill in the details.

Case title
Frost Bank v. Gavin Investments, LLC and Elizabeth Yetman Chavez

Nature of the case
Debt/Contract

Case number **2023CI15837**

Court or agency
288th District Court
 Court Name ☒ Pending
100 Dolorosa Street
 Number Street ☐ On appeal
☐ Concluded

San Antonio TX 78205
 City State ZIP Code

Case title
Vulcan Construction Materials, LLC v. Elizabeth Yetman Chavez

Nature of the case
Other Civil

Case number **2023CI17164**

Court or agency
224th District Court
 Court Name ☒ Pending
100 Dolorosa Street
 Number Street ☐ On appeal
☐ Concluded

San Antonio TX 78205
 City State ZIP Code

Case title
Central Texas Express Metalwork, LLC d/b/a Express Contracting v. ARS Specialty Contractors, LLC d/b/a Garren Construction, Elizabeth Yetman Chavez and Ramiro Chavez

Nature of the case

Case number _____

Court or agency
American Arbitration Association
 Court Name ☐ Pending
13727 Noel Road
 Number Street ☐ On appeal
Suite 700
☐ Concluded

Dallas TX 75240
 City State ZIP Code

Case title
Elizabeth Y Chavez v. Ramiro A. Chavez

Nature of the case
Divorce

Case number **2022CI17204**

Court or agency
225th District Court
 Court Name ☒ Pending
100 Dolorosa Street
 Number Street ☐ On appeal
☐ Concluded

San Antonio TX 78205
 City State ZIP Code

Case title
Great American Ins. Co. v. ARS Specialty Contractors, LLC, Gavin Investments, LLC and Elizabeth Yetman Chavez

Nature of the case

Case number **5:21-CV-00299-FB**

Court or agency
United States District Court Western District of Texas San Antonio Division
 Court Name ☐ Pending
655 E. Cesar E. Chavez Blvd.
 Number Street ☒ On appeal
☐ Concluded

San Antonio TX 78206
 City State ZIP Code

Debtor 1 **Elizabeth Yetman Chavez**

Case number (if known) **23-51605**

Case title
In the Interest of G.K.Y., a Child

Nature of the case
Custody

Court or agency
150th District Court

Status of the case
☒ Pending
☐ On appeal
☐ Concluded

Case number **2010CI17042**

San Antonio TX 78205
City State ZIP Code

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☒ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
SSFCU	2020 Karma Revero GT	11/10/2023	\$55,000.00
<small>Creditor's Name</small>			

P.O. Box 691510
Number Street

Explain what happened

- ☒ Property was repossessed.
☐ Property was foreclosed.
☐ Property was garnished.
☐ Property was attached, seized, or levied.

San Antonio TX 78269
City State ZIP Code

	Describe the property	Date	Value of the property
Frost Bank	1501 N. Colorado	06/06/2023	
<small>Creditor's Name</small>			

10215 Wurzbach Rd.
Number Street

Explain what happened

- ☐ Property was repossessed.
☒ Property was foreclosed.
☐ Property was garnished.
☐ Property was attached, seized, or levied.

San Antonio TX 78230
City State ZIP Code

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Case number (if known) 23-51605

Debtor 1 **Elizabeth Yetman Chavez**Case number (if known) **23-51605**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☒ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Ramiro Chavez			
Person Who Received Transfer	Various items of personal property - removed upon separation - and certain retns from property owned by Debtgor or Debtor entity	\$0.00	2022
120 9th Street			
Number Street			

San Antonio TX 78215
City State ZIP Code

Person's relationship to you **Spouse**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Debtor 1 Elizabeth Yetman Chavez

Case number (if known) 23-51605

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business
Construction
ARS Specialty Contractors, LLC
Business Name
307 Lombrano Street
Number Street

Name of accountant or bookkeeper

San Antonio TX 78207
City State ZIP Code

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 4 6 - 1 3 8 7 5 9 2

Dates business existed

From 11/14/2012 To 07/27/2023

Debtor 1 **Elizabeth Yetman Chavez**

Case number (if known) **23-51605**

GAVIN Investments, LLC
Business Name
Describe the nature of the business
Property holdings company

9734 Mild Walk Drive
Number Street
Name of accountant or bookkeeper

San Antonio TX 78230
City State ZIP Code

GARREN, LLC
Business Name
Describe the nature of the business
Concrete construction

10004 Wurzbach Rd.
Number Street
Name of accountant or bookkeeper

No. 147

San Antonio TX 78230
City State ZIP Code

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
☒ Yes. Fill in the details below.

Date issued

ADKF
Name

9601 McAllister Fwy.
Number Street

Suite 800

San Antonio TX 78216
City State ZIP Code

Date issued

Wenzel & Associates
Name

5535 Fredericksburg Rd.
Number Street

Suite 200

San Antonio TX 78229
City State ZIP Code

Date issued

Law Office of John Patrick Lowe
Name

2402 E. Main Street
Number Street

Uvalde TX 78801-4943
City State ZIP Code

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 8 1 - 4 2 4 6 7 2 6

Dates business existed

From 07/22/2023 To Present

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 9 3 - 2 6 4 8 3 6 7

Dates business existed

From 07/22/2023 To present

Debtor 1 Elizabeth Yetman Chavez Case number (if known) 23-51605

Date issued

Frost Bank

Name

10215 Wurzbach Rd.

Number Street

San Antonio

City

TX

State

78230

ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Elizabeth Yetman Chavez

Elizabeth Yetman Chavez, Debtor 1

Date 02/13/2024

X _____

Signature of Debtor 2

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).